

Business Growth Aspirations of Married Women Entrepreneurs in Northern Nigeria, Kaduna: The Role of Culture- Religion, Gender Norms, and Informal Institutions.

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Abstract

Purpose

Despite research acknowledging the importance of culture in entrepreneurship, less attention has been given to its impact on the growth aspirations of Married Women Entrepreneurs (MWEs) in developing country contexts. Unlike prior studies, that draw on more narrowly defined measures of business growth, it is suggested that most MWEs will have business growth ambitions, but marriage will combine with cultural and religious factors to change the nature of such ambitions. An extension of the 5Ms framework incorporating insights from New Institutional Theory, is used to consider how informal institutions, especially cultural and marital norms, influence growth ambitions, contextualising them in a non-Western setting- Nigeria.

Design/methodology/approach

Survey data from 280 MWEs from Kaduna state was collected through online and manual methods of distribution. Regression analysis examined the links between culture, as manifested through gender roles and religious influences, and a variety of potential measures of business growth ambitions.

Findings

MWEs wish to grow their businesses by acquiring management skills and deploying more effective strategies but are restricted by gender roles and religion. Many MWEs require their husbands' approval to launch and grow their business and are unaware of government support available. Support is more commonly sought from religious institutions.

Originality

The separate attention to marriage allows a more nuanced understanding of how culture may alter the nature of MWEs' growth aspirations in a patriarchal and religiously divided society.

Social implications

Government support could be more effective if facilitated through religious organisations, as these are often trusted and accessible platforms. Culture, while sometimes restraining the business growth ambitions of MWEs, can also offer solutions through culturally aligned, faith-based initiatives that support and encourage entrepreneurial growth ambitions.

1. Introduction

Women entrepreneurs play a vital role in economic transformation across Africa. They may act as primary income providers and contribute to sustainable development goals related to gender equality, poverty eradication, and economic growth (Simba *et al.*, 2023; Strawser *et al.*, 2021). In Nigeria, where women own a significant share of micro and small enterprises (Ojong *et al.*, 2021), understanding the drivers and barriers to business growth is not only economically relevant but socially urgent. Women's entrepreneurial ambitions are shaped by deeply rooted socio-demographic and cultural factors that affect how they conceptualise and pursue growth (Onoshakpor *et al.*, 2025; Ngoasong, 2023).

Research on women's entrepreneurship in developing countries has focused on motivations, resource access, gender norms, and growth barriers (Adom and Anambane, 2020; Ojong *et al.*, 2021). Studies have explored how motherhood and family responsibilities shape women's business endeavours (Martinez Dy, 2020; Johnstone *et al.*, 2011), while others have critiqued Western-centric assumptions of growth defined narrowly by profit or size (Ogundana *et al.*, 2024). Frameworks such as the 5Ms (Brush *et al.*, 2009) and New Institutional Theory (North, 1990; Scott, 1987) have been used to explore gendered entrepreneurial experiences. However, there is still limited empirical literature specifically exploring Married Women Entrepreneurs (MWEs) as a distinct category, particularly in non-Western settings.

In Sub-Saharan Africa, women face greater cultural adherence pressure than men, impacting both personal and business decisions (Adom and Anambane, 2020; Basaffar *et al.*, 2018). Married women often encounter double influences from both their parents' and husbands' families (Jaim, 2021), leading to double subordination. In patriarchal societies like Nigeria, women are among the most disadvantaged groups in entrepreneurial environments (Brush *et al.*, 2019). Balancing traditional roles with business ambitions can therefore be especially challenging for married women (Bullough *et al.*, 2022; Johnstone *et al.*, 2011). Where family support is limited, married women's work-life balance and business commitment is affected (Anambane and Adom, 2018; Basaffar *et al.*, 2018), resulting in unique challenges and experiences distinct from those of single women and married men.

Much of the existing literature conflates marriage and motherhood, treating women entrepreneurs as homogenous (Onoshakpor *et al.*, 2025; Muhammed *et al.*, 2023). This overlooks the distinct institutional pressures associated with marriage itself. Marriage introduces relational dynamics such as spousal authority, cultural expectations of women's obedience, and household power negotiations (Jaim, 2021; Aladejebi, 2020). These exist regardless of the practical demands of motherhood. In patriarchal and religiously conservative societies, MWEs must navigate both spousal expectations and societal gender roles. However, how marriage, as a culturally embedded institution, intersects with religion and gender norms to influence the form and nature of women's business growth ambitions remains underexplored. In this paper, the term growth ambitions refer specifically to business growth ambitions, unless otherwise stated.

Empirical work on MWEs in Northern Nigeria remains limited, despite the region's religious and ethnic norms which vary significantly from the South (Giwa and Babakatun, 2019; Amaechi, 2016). Few studies apply new institutional theory to explore how informal institutions such as marriage and religious gender norms shape entrepreneurial behaviours (North, 1990; Scott, 1987). Even fewer explore how women engage in institutional work,

creating, maintaining, or negotiating informal rules, to pursue business ambitions (Lawrence and Suddaby, 2006). This study addresses these gaps by investigating:

1. What form do the business growth ambitions of married women entrepreneurs in Kaduna take?
2. What cultural factors- particularly marriage, gender roles, and religion, affect the business growth ambitions of married women entrepreneurs in Kaduna?

Using a quantitative survey of 280 MWEs and regression analysis, the study examines the relationship between gendered cultural norms, religious practices, and spousal dynamics, and how these shape the types of growth ambitions expressed by women. The analysis is framed using new institutional theory, highlighting how informal institutions such as marital norms and religious expectations structure entrepreneurial behaviour. Findings suggest that while most MWEs express strong growth aspirations, cultural and marital constraints often push them toward inward-facing growth goals such as skill development or staff hiring rather than external expansion.

Theoretically, this study makes two key contributions. First, building on and extending the 5Ms framework (Brush *et al.*, 2009), it introduces marriage as a separate, yet powerful, construct from motherhood, influencing women's entrepreneurial behaviour in patriarchal contexts like Northern Nigeria. Examining marriage as an under-theorised institutional force on its own better captures the realities of MWEs in patriarchal contexts like Northern Nigeria. Second, it contributes to new institutional theory by showing how MWEs in Kaduna engage in institutional maintenance and community structures. Practically, the study offers actionable insights for policymakers and NGOs seeking to design culturally embedded support programs for women-led businesses, including faith-based community structures and family-inclusive support systems.

The remainder of the paper is structured as follows: Section 2 develops the conceptual framework by extending the 5Ms framework with insights from new institutional theory. Section 3 outlines the methodology and data collection process. Section 4 presents empirical findings, and Section 5 discusses their implications for theory and practice. Section 6 concludes with limitations and future research directions.

2 Literature Review and Hypotheses Development

This study draws on literature related to culture, female entrepreneurship, and growth ambitions, to examine how MWEs in Nigeria pursue growth within culturally embedded constraints. This section critically engages with existing research from both developed and developing contexts, identifying patterns, tensions, and gaps in current understanding. The review positions the current study within global conversations on culture, gender and entrepreneurship, while contextualising it in Kaduna, Northern Nigeria. It first presents an extended conceptual framework adapted from the 5Ms model (Brush *et al.*, 2009). This is followed by contextualising the new institutional theory (Scott, 2014; North, 1990), which distinguishes between formal institutions (policies, laws, market regulations) and informal institutions (family norms, religion, beliefs, customs and traditions), that shape social behaviour.

2.1 Contextualising The 5M's Framework for MWEs in Kaduna

Understanding how marriage, cultural norms and gender roles shape entrepreneurial outcomes for MWEs requires a theoretical lens that captures both individual and institutional influences.

This research draws upon and extends the 5Ms framework (Brush *et al.*, 2009), while incorporating insights from new institutional theory to better capture the culturally embedded realities of MWEs operating in Kaduna. Together, these frameworks enable analysis of how formal and informal rules including family structures, religious expectations, and gender norms shape women's entrepreneurial behaviour.

The 5Ms framework expands the traditional 3Ms (Money, Market, Management) by incorporating Motherhood and Macro/Meso Environment, integrating gendered social dynamics to offer a gender aware approach to understanding women's entrepreneurship (Brush *et al.*, 2009). This model has been widely applied in female entrepreneurship research (e.g. James and Onoshakpor, 2025; Gibert and Chalus-Sauvannet, 2022; Welter, 2011). It is particularly relevant to this study because it captures how institutional contexts such as family structures, gender norms, and cultural expectations interact with business resources to shape entrepreneurial outcomes.

Brush *et al.* (2009) highlight the importance of national context and the business environment in shaping women's growth potential. While business growth contributes to economic development through job creation (Dobbs and Hamilton, 2007), the surrounding environment also shapes entrepreneurial opportunities.

In this study, culture functions as both a meso-level factor (social networks and relationships) and a macro-level influence reflecting broader societal expectations regarding gender roles. In Nigeria, strong patriarchal, collectivist, and religious norms shape women's access to opportunities and their aspirations for business growth (Hofstede *et al.*, 2010). Historically, cultural perceptions linking entrepreneurship with masculinity and male breadwinners discouraged women from entrepreneurial activities (Boateng, 2014). However, a global increase in women-owned businesses signifies shifting cultural norms, women empowerment and economic growth (Boateng, 2014).

Market, Money, and Management remain critical factors influencing entrepreneurial growth and success (Brush *et al.*, 2009). Access to financial capital, markets, skills, and networks enables women entrepreneurs to pursue growth (Ogundana *et al.*, 2024). Hofstede's (1980) Power Distance Index (PDI), which is high in Nigeria (score 80) reflects hierarchical societal structures that influence women's autonomy in business decision-making. In such contexts, gender norms may restrict women's access to markets, resources, and leadership opportunities. Such dynamics, often reinforced by religious beliefs across Christianity, Islam, and Traditional practices, shape expectations of women's social and business roles within the socio-cultural environment (Udoh *et al.*, 2020; Beyers, 2017). Nigeria's entrepreneurial landscape is characterised by high informal activity and low confidence in formal institutions such as policy support and regulatory enforcement (World Bank, 2019; GEM, 2017). These formal institutional weaknesses contribute to the country's high uncertainty avoidance culture (score: 55) and shape how MWEs assess risks, compliance, long-term planning and management skills and strategies.

In addition, Nigeria's masculine cultural norms (Masculinity score: 60) reinforce the position of men as primary decision-makers, while its collectivist culture emphasises expectations that women prioritise family responsibilities over entrepreneurial pursuits or individual ambitions (Adom and Anambane, 2018). These societal expectations shape both the time women can dedicate to business activities and the types of growth strategies they pursue, constraining their

business-life balance and access to opportunities compared to men (Gibard and Chalus-Sauvannet, 2022; GEM, 2017; Mordi *et al.*, 2010).

While the 5Ms framework captures many of these dynamics, this study proposes an extension by introducing Marriage as a sixth ‘M’, conceptually distinct from Motherhood. Existing research often subsumes marriage in motherhood, obscuring critical differences between both roles, which involve different cultural and institutional expectations. This ignores that not all married women are mothers, and not all mothers are married (Irene *et al.*, 2021; Tijjani *et al.*, 2020). This distinction which must be explicitly theorised, is particularly salient in regions where religious and cultural institutions heavily mediate women’s entrepreneurial autonomy and mobility in marriage (Irene *et al.*, 2021; Johnstone *et al.*, 2011). In Northern Nigeria, some women must seek approval from their husbands before making personal or business decisions, reflecting deeply embedded gender hierarchies in household structures (Giwa and Babakatun, 2019; Muhammad and Abdulkarim, 2015).

By separating Marriage from Motherhood, this study refines the 5Ms framework into a context-sensitive ‘6M’ model that more accurately reflects the lived realities of MWEs in Sub-Saharan Africa. This approach responds to calls to broaden theories to capture the diversity of women’s entrepreneurial experiences in non-Western contexts (Ogundana *et al.*, 2024; Gibard and Chalus-Sauvannet, 2022). This revised framework considers how culture acts as a cross-cutting force, not just a macro/meso environment, but as a dynamic institutional layer influencing every other M: from access to money and markets, to management styles, to expectations of motherhood and marriage.

2.2 New Institutional Theory: Situating MWEs in a Web of Formal and Informal Rules

To better understand the embedded constraints shaping MWEs’ growth ambitions in contexts like Kaduna, this study adopts new institutional theory. It offers a valuable lens for examining how both formal and informal institutions shape entrepreneurial behaviours and opportunities (North, 1990; Scott, 2014).

In many Sub-Saharan African societies, informal institutions often wield more than formal legal systems. Norms around spousal authority, religious expectations, and societal-defined gender roles exert pressure on women to conform to prescribed behaviours. These rules are reinforced through moral obligations, social legitimacy and fear of sanctions. Scott (1987) categorises these mechanisms into three institutional pillars: regulative, normative, and cultural-cognitive. These intersecting forces form an institutional landscape that regulates not only MWEs’ access to resources and decision-making autonomy, but also their aspirations and perceptions of acceptable business goals.

In patriarchal households, decision-making power remains male-dominated, meaning that women’s participation in business is mediated by marriage and family dynamics, through a gatekeeping mechanism of spousal approval (Irene *et al.*, 2021; Adom and Anambane, 2020). This is not simply personal negotiations, but a reflection of entrenched institutional norms that prioritise male authority in both public and private spheres.

Religious institutions also function as powerful informal structures. Interpretations of religious doctrines and teachings may either reinforce restrictive gender roles or serve as enablers of women’s entrepreneurship (Bullough *et al.*, 2022). Religious spaces such as Churches, Mosques, and affiliated women’s organisations may act as gatekeepers of customs and

traditions, and as sources of support, training, and legitimacy for women's economic participation (Ojo, 2015; McIntosh and Islam, 2010).

Formal institutions, including government regulations and business support programs also influence entrepreneurial opportunities. While policies promoting access to credit or women-targeted training can facilitate MWEs' business growth (Brush *et al.*, 2019), bureaucratic inefficiencies and gender-blind regulations often limit their effectiveness (Olawajaju and Fernando, 2020). These challenges are visible in Nigeria's informal sector, where many MWEs operate outside formal regulatory systems and direct institutional support is inaccessible or irrelevant.

New institutional theory complements the 5Ms framework by explaining how institutional structures shape the entrepreneurial environment. While the 5Ms identifies key resources influencing business activity, new institutional theory highlights how cultural norms and societal expectations govern women's agency and ability to access and utilise those resources, which dictate their growth ambitions. This study uses new institutional theory to highlight the disconnect between gender-sensitive policy intentions and the informal constraints that persist in practice.

Aligning formal policy efforts with dominant informal institutions, especially religious and familial structures, may be essential for effective support of MWEs in regions like Kaduna (Welter and Smallbone, 2011). Recognising this institutional complexity allows for a grounded understanding of MWEs' entrepreneurial trajectories and helps to explain why traditional interventions often fall short in culturally conservative environments.

The figure below (Figure 1) presents the adapted 5Ms framework. 'Marriage' appears, and overlaps, with 'Motherhood' in the centre of the framework, reflecting the need for gender awareness in the analysis (Brush *et al.*, 2009), but is a distinct factor. In combination the '6Ms' will influence the growth ambitions of MWEs. The adaptation of the 5Ms into a context-sensitive 6Ms framework and the complementary elements of the new institutional theory and Hofstede's Cultural Dimensions allow the study to move beyond Western-centric notions of growth that prioritise profit or scale. It considers how growth is conceptualised, negotiated, and constrained in non-Western, gendered cultural economies (Ngoasong, 2023; Ogundana *et al.*, 2024). Figure 2 shows the conceptual framework of this study, outlining the interconnectedness of the key concepts.

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PLEASE INSERT FIGURE 2 ABOUT HERE

The following sub-sections examine the role of various aspects of culture, specifically those relevant to the Kaduna context, and considers how they interact with motherhood and marriage to affect growth aspirations.

2.3 Understanding Cultural Influence on MWEs' BGAs and Hypotheses Development

While frameworks such as the 5Ms (Brush *et al.*, 2009) and new institutional theory (Scott, 2014; North, 1990) offer a foundation, additional contextual analysis is required to understand how these factors interact in patriarchal and collectivist environments such as Kaduna. This section synthesizes existing scholarship on how culture- marriage, gender roles, and religion shape entrepreneurial intent and capacity, to develop hypotheses.

In many African countries including Nigeria, culture poses greater constraints and unique challenges for MWEs than found in Western contexts (Onoshakpor *et al.*, 2025; Ngoasong, 2023). The gender gap and inequality in property ownership, inheritance rights and access to finance shape women's entrepreneurial opportunities, limiting their growth (Aladejebi, 2020; Anambane and Adom, 2018). Overcoming cultural barriers by shunning practices that support gender inequality is crucial for women to develop business skills and contribute to economic development (Boateng, 2014). Women-owned businesses in economies like Nigeria, may therefore require distinct support mechanisms compared to those in developed economies (Ogundana *et al.*, 2024).

Although culture is recognised as an influence on women entrepreneurship, its interaction with marriage, gender norms and religion remains underexplored in studies of MWEs. Scholars (e.g Martinez Dy, 2020; Adom and Anambane, 2020) have shown how traditional norms regarding femininity, domestic roles, and public visibility affect the types of businesses women start, how they grow, and what they define as success. In South Asia, Jaim (2021) shows how married women navigate dual obligations to their own families and in-laws, subordinating to both families. In Ghana and Nigeria, Onoshakpor *et al.* (2025) and Adom and Anambane (2020) similarly highlight how married women's business activities are regulated not only by market forces but also by household hierarchies. Yet, there remains limited empirical or theoretical work that positions marriage itself as a distinct institutional force, separate from motherhood.

Furthermore, studies from Western contexts often frame business growth in terms of scalability, profit, or firm size (UNCTAD, 2014; Dobbs and Hamilton, 2007). In contrast, literature on African and South Asian women suggests that women's growth ambitions may prioritise autonomy, skills development, or work-life balance alongside financial outcomes (Ngoasong, 2023; Irene *et al.*, 2021; Jaim, 2021). Similarly, business growth has been examined as outcomes of resource access or institutional support (De Vita *et al.*, 2014), but rarely through the lens of marriage as a structuring institution. These nuanced understandings challenge the universal application of male-oriented growth models. However, few studies link these alternative growth definitions to specific cultural and marital norms, particularly in Northern Nigeria, where gender expectations are intensified by conservative religious practices (Giwa and Babakatun, 2019). This study therefore examines three key cultural dimensions- marriage, gender roles and religion, shape the growth ambitions of MWEs in Kaduna.

2.3.1 Marriage as a Distinct Institutional Force

In extremely religious and patriarchal settings, marriage itself (distinct from motherhood) introduces unique expectations around autonomy for women. The presence or absence of spousal support can therefore play a significant role in shaping the trajectory of women's growth ambitions (Tijjani *et al.*, 2020; Anambane and Adom, 2018). Support can take several forms, including emotional encouragement, help with domestic and business duties, financial assistance, or strategic advice. Conversely, spousal resistance can manifest as control or passive withdrawal, often discouraging growth-oriented actions.

Empirical studies suggest that marital expectations intensified by religious beliefs, including obedience to husbands and prioritisation of household duties, are often more binding than motherhood itself (Jaim, 2021; Johnstone *et al.*, 2011). These expectations cause greater adoption of low-risk business strategies or avoidance of growth altogether to preserve marital harmony (Tijjani *et al.*, 2020). From the perspective of new institutional theory, such expectations represent coercive, normative and imitative pressures shaping both aspirations and behaviours (Scott, 2014). MWEs may conform to, negotiate, or subvert these pressures when pursuing entrepreneurial ambitions.

H1: Marriage and lack of spousal support may influence MWEs' employment priorities, with MWEs potentially seeking alternative strategies such as hiring staff.

2.3.2 Gender roles affecting MWEs.

Gender roles represent another key informal institution operating alongside marriage to shape how MWEs pursue growth ambitions (Anambane and Adom, 2018). Family structures determine the types of ventures women pursue (Mordi *et al.*, 2010; Brush *et al.*, 2009). In patriarchal societies, women's identities are often defined through caregiving, domestic responsibilities, and subordination within marriage (Mordi *et al.*, 2010). Women's ability to recognise opportunities depends on societal definitions of their roles, which prioritise family responsibilities over entrepreneurship (Aladejebi, 2020; Amaechi, 2016). Such expectations can constrain entrepreneurial ambition and empowerment, particularly where women lack spousal or extended family support (Neneh and Welsh, 2024). Thus, achieving a work-family balance is important for MWEs' business growth and success (Ojong *et al.*, 2021).

Women's entrepreneurial success challenges traditional gender roles and may provoke societal backlash (Jaim, 2021; Anambane and Adom, 2018). In Africa and other developing countries, some communities perceive successful women entrepreneurs as threats to traditional male authority and breadwinner position (Ojong *et al.*, 2021; Muhammad and Abdulkarim, 2015). Such notions can constrain the performance and growth of women-owned businesses (Ogundana *et al.*, 2024). Notably, if given a choice, most women would pick family first considering the reliance on family support for MWEs in Nigeria who operate within familial structures (Adom *et al.*, 2018). Understanding the impact of gender roles and family responsibilities on MWEs' growth ambitions is essential, regardless of whether they are mothers or not.

The influence of gender roles on women's entrepreneurial activity is extensively documented in Sub-Saharan Africa (Adom and Anambane, 2020; Anambane and Adom, 2018). These constraints affect not only the likelihood of business initiation but also women's capacity to grow or scale businesses (World Bank, 2014). Thus, MWEs may engage in "institutional work" (Lawrence and Suddaby, 2006) as they attempt to maintain, comply with, or resist these norms to pursue growth. In Nigeria, the high PDI (Hofstede *et al.*, 2010), reflects hierarchical relationships in family and society. This hierarchy, reinforced by gender norms, often places men in decision-making roles, reducing women's autonomy over business related choices (Akanji *et al.*, 2021).

Women are not merely passive recipients of institutional pressures. Rather, they recognise tactical negotiation as a legitimate form of empowerment, conform to societal expectations and

adopt adaptive strategies in restrictive contexts (Cornwall, 2016). Such strategies may include delegating domestic responsibilities to hired staff or extended family, or framing entrepreneurial activities as family-serving or religiously aligned, to subtly challenge rigid domestic expectations (Adom and Anambane, 2020). Others may attend faith-based business training or leverage Church support for capital, thereby accessing growth resources through socially acceptable channels (Quagraine *et al.*, 2018).

In Kaduna, MWEs may similarly negotiate gender expectations by selecting socially acceptable sectors such as tailoring, food retail or trade, while pursuing growth ambitions within culturally acceptable boundaries (Adom and Anambane, 2020). These behaviours reflect purposive actions by MWEs, aimed at maintaining institutional norms, from the institutional work perspective (Lawrence and Suddaby, 2006). It reinforces the idea that institutional maintenance and disruption can occur through everyday entrepreneurial practices, not just overt political action (Khoury and Prasad, 2016).

Although institutional work is not used here as a core theoretical framework due to space and focus constraints, acknowledging it enriches the application of new institutional theory by accounting for the agency of MWEs. It allows this study to view growth ambitions not merely as outcomes of constraint but also as expressions of resistance, strategic adaptation to gendered expectations of their roles, and innovation in the face of deeply embedded cultural norms.

H2: Traditional gender roles and family responsibilities shape MWEs' growth ambitions, influencing both internal development (skills acquisition) and employment-related growth priorities.

2.3.3 Impact of religion on married women entrepreneurs

Religion shapes the entrepreneurial activities, identities and behaviours of women, especially in religious societies like those frequently found in Africa (Kumar *et al.*, 2022; Eze *et al.*; 2021). Kaduna displays considerable religious heterogeneity, with substantial Muslim and Christian populations, which introduces diverse strong religious influences.

While religion is generally considered a component of culture (Siwale *et al.*, 2023; Sulaiman *et al.*, 2019), this study argues that religion may exert a strong distinct influence on women's entrepreneurial experiences than broader cultural norms (Beyers, 2017). Therefore, it is essential to study culture and religion together, as cultural interpretations can shape religious practices, and religious beliefs can, in turn, reinforce or modify cultural norms (Beyers, 2017). Religion may liberate MWEs, providing motivational and moral foundations for entrepreneurial pursuits, particularly through faith-based empowerment initiatives (Quagraine *et al.*, 2018; Ojo, 2015). However, cultural practices could bind them to restrictive societal expectations (Adom and Anambane, 2020; Mordi *et al.*, 2010). For example, gender roles and societal expectations stem from the interpretation of religious teachings within the culture, reinforcing hierarchical structures, not the actual religious texts in the holy books (Udoh *et al.*, 2020).

MWEs in developing countries encounter diverse business experiences, including societal acceptance based on strong religious beliefs and connotations (Siwale *et al.*, 2023; Eze *et al.*, 2021). In highly religious societies like Saudi Arabia, Islamic law interpretations limit women's job opportunities, prompting them to creatively navigate religious frameworks using social media platforms for business marketing (Sulaiman *et al.*, 2019; Basaffar *et al.*, 2018). Nigerian

women's subordinate positions are interiorised by religious doctrines, with interpretations which often intersect with patriarchal cultural norms (Udoh *et al.*, 2020). This affects how Muslim and Christian women in Kaduna relate to the experiences and restrictions of women elsewhere. In Northern Nigeria and other Islamic contexts, religious interpretations can restrict women's public engagements, limiting their ability to network, access markets, or engage with male customers (Sulaiman *et al.*, 2019; Muhammad and Abdulkarim, 2015).

Many African women entrepreneurs note that their religious backgrounds affect their business activities and growth, yet spirituality and religion in entrepreneurship are underexplored (Sulaiman *et al.*, 2019; Quagraine *et al.*, 2018). Further investigation is needed to understand its impact on MWEs' growth ambitions.

H3: Religious norms and expectations significantly influence the growth ambitions of MWEs in Kaduna, either as growth constraints or enablers.

The literature highlights the underrepresentation of MWEs in entrepreneurship theory, especially in patriarchal societies. MWEs' growth ambitions are likely to be shaped by informal institutions (gender roles, marriage, and religion), but few studies systematically explore these themes in Northern Nigeria.

3 Data Collection and Methodology

This section describes the research methodology including the: research setting, research design and data collection, measures and validation, and analytical approach.

3.1 Research setting

This study was conducted in Kaduna State, Northern Nigeria. Kaduna is known for its multi-ethnic and multi-religious composition, shaped by patriarchal norms and strong cultural and religious traditions (Salihu, 2019). Kaduna's diverse socio-cultural structure provides a rich empirical context to investigate how religious values, gender roles, and spousal support shape the growth ambitions of MWEs, due to its intersection of Christian, Islamic, and Traditional religious and broader cultural influences. This setting is particularly relevant because MWEs in Northern Nigeria often navigate intersecting informal institutions (culture and religion) and formal barriers (limited institutional support), making their entrepreneurial journeys distinct from those in other Nigerian regions (Siwale *et al.*, 2023; Eze *et al.*, 2021). MWEs operating in both formal and informal sectors were included to reflect the full spectrum of entrepreneurial experiences. Women in the informal sector often operate under stricter cultural norms and limited access to capital, while those in the formal sector may encounter institutional barriers as regulatory constraints. Including both groups offers a holistic understanding of how cultural and institutional factors intersect with sector-specific challenges to shape growth ambitions (Ojong *et al.*, 2021; Brush *et al.*, 2019).

3.2 Research Design and Data Collection

An explanatory study design was used to examine relationships between variables influencing MWEs' growth ambitions. As noted earlier, the focus of this study is to understand the form of MWEs' growth ambitions. A structured survey was developed and distributed both manually and online via social media platforms including WhatsApp, Facebook and Instagram.

Data was collected from 280 MWEs (40 online and 240 manually) with the aid of female entrepreneurs' societies such as Women Affairs Commission and the Al-Manar Women Association of the Elite Hausa Women (AMWA) in Kaduna, which facilitated wider reach. Women fellowships of Churches, market women associations and individuals within the state were also approached to share the link within their networks of MWEs and the hard copies were distributed to individuals directly.

Sampling was conducted using purposive and snowballing techniques, targeting MWEs aged 18 and above who independently own or co-own micro, small, or medium-scale businesses, with up to 50 employees (SMEDAN, 2017). These techniques helped to ensure access to MWEs with diverse backgrounds and sectorial participation (Ishak and Baka, 2014). No restriction was placed on business duration. The inclusion of MWEs from 18 years old reflects the socio-cultural context of Northern Nigeria, including Kaduna, where early marriage remains prevalent. In this region, marriage often occurs in late adolescence due to a combination of cultural, religious, and socio-economic pressures, frequently interrupting girls' education and shaping their early transition into economic and domestic roles (Garba and Mudi, 2025). By including women from this age, the study is able to capture the entrepreneurial experiences of young brides who may face compounded vulnerabilities such as limited education and restricted autonomy, but may turn to entrepreneurship as a means of socio-economic survival and agency.

Although, purposive and snowballing sampling enabled access to a broad range of participants, this approach may introduce selection bias and limit generalisation beyond Nigeria. It may also limit the type of insights a more extensive qualitative or mixed-methods design offers. Open-ended questions supplemented the survey to allow deeper contextual insights into the motivations and perceived constraints behind observed growth patterns. To reduce common method bias, the questionnaire design used question sequencing to separate dependent and independent variables, and statistical tests during analysis. As data was collected cross-sectionally, causality is cautiously interpreted as associational and supported by theoretical frameworks, rather than inferring temporal causality. While growth definitions are often financially oriented in Western contexts, the survey allowed MWEs to express non-financial aspirations such as skill development, autonomy, and household support, aligning with more contextually grounded measures (UNCTAD, 2014; Brush *et al.*, 2009).

Ethical approval for this study was obtained from the appropriate institutional ethics review board on 31st July 2023. Data collection took place between August and December 2023. Participants were informed about the purpose of the research, assured of confidentiality, anonymity which was maintained throughout the process, and informed that their participation was voluntary. Informed consent was secured from all participants. For manual surveys, a trained assistant facilitated distribution using sealed-envelope method. Questionnaires were handed out and participants returned them anonymously into a sealed envelope which was collected without review on-site. Completed surveys were subsequently forwarded securely to the research team for analysis.

Respondents were predominantly between 35-44 years, followed by 45-54 (Table 1). Highlighting the high level of informality in the Nigerian economy (SMEDAN, 2017; World Bank, 2012), only 30.9% indicate they were registered with the Corporate Affairs Commission (A body of the Nigerian Government responsible for the regulation and Management of Companies in Nigeria), citing financial instability and slow growth as barriers. The businesses were mostly what would be classed as micro-businesses in a Western context, with a majority having no employees beyond themselves, and over 80% lacking formal business training.

PLEASE INSERT TABLE 1 ABOUT HERE

3.3 Measures and Validation

The measures of growth ambitions and cultural influences are introduced below. For multivariate analysis (see Subsection 3.4), control variables are also considered to reflect those factors beyond culture that have been found to affect growth ambitions. The variables used are based on those adopted in prior studies and captured through the adaption of items validated in previous work.

3.3.1 Dependent Variable – Business Growth Indicator

Given that MWEs' perceptions and objectives of business growth and success may differ from Western measures, growth was not restricted to traditional financial indicators. As most female business owners are likely to indicate that they wish to grow, this study focuses not on having growth aspirations, but rather the form that these growth aspirations take (Khanka, 2000). Drawing from Ogundana *et al.* (2024) and UNCTAD (2014), multiple financial and non-financial indicators were included, with respondents asked to select that "...which would be the major indication of growth in your business over the next 5 years", and to choose the one option that "...corresponds most closely with your most important measure of growth":

- Employ more qualified staff
- Acquire more financial management skills
- Improving business strategy
- Gaining ownership/control of assets
- Expanding operations nationally and/or internationally
- Maintaining business at present level as they are already satisfied
- Access to and use of technology
- Increasing business sales/services.

These broad indicators informed by existing women entrepreneurship literature (e.g Ogundana *et al.*, 2024), the UNCTAD (2014) business growth measures, and the addition of open-ended responses by participants, aimed to better capture MWEs' context-specific growth definitions (Khanka, 2000). Analysis of these different growth ambitions provides an understanding of how cultural influences affect MWEs' choice of how they can/want to grow their businesses. While this study did not explicitly categorise MWEs by opportunity or necessity motivations, the inclusion of both financial and non-financial growth indicators captures the diverse drivers of women's entrepreneurship in this context.

For the multivariate empirical analysis (see Subsection 3.4), limited selection of some options by respondents necessitated the combination of BGAs to avoid issues of the zero-cell problem, where an outcome in an independent variable is only linked to one outcome for the dependent variable. The outcomes were grouped to combine those associated with investments to improve efficiency, and those linked to growth and expansion. This yielded the following measures: employment of more qualified staff; investment in strategy, skills and technology (combining acquire more financial management skills, improving business strategy, access to and use of technology); gaining ownership/control of assets; and increasing sales and ensuring growth (combining expanding operations nationally and/or internationally, and increasing business sales/services).

These are presented as follows:

- Hiring skilled staff
- Skill/Strategy/Technology acquisition
- Asset ownership and control
- Expansion/Sales Increase
- Maintain current business level

In terms of sectoral classification, ‘food’ and ‘retail’ were grouped due to substantial overlap in business types and customer base, as well as to ensure adequate sample sizes for regression modelling. Clothing industry was retained as a standalone category given its high frequency among respondents and its distinct specific gendered relevance in Nigerian entrepreneurial contexts (Ogundana et al., 2024). Other sectors were aggregated under ‘other industries’ to maintain statistical power and avoid sparse cell issues. This approach balances conceptual coherence with the practical need for model stability and interpretability.

3.3.2 Independent Variables (IVs) – Cultural Influences (Gender Roles and Religion):

This study considered cultural variables such as gender roles, family responsibilities and expectations within marriage, religious beliefs and practices, norms surrounding women’s mobility and business autonomy, and the broader influence of societal patriarchal structures. These were drawn from literature on women’s entrepreneurship in African and Nigerian contexts (Onoshakpor *et al.*, 2025; Ojong et al., 2021; Anambane and Adom, 2018; Mordi *et al.*, 2010) and were used to explore how different cultural pressures and support systems shape the business growth ambitions of MWEs in Kaduna State. These include:

- Marriage dynamics and spousal support
- Gender roles and household duties
- Religious influences
- Perceived autonomy in business-decision
- Societal norms and cultural constraints

To account for religious variation, both affiliation (e.g Christianity and Islam) and perceptions of religious supportiveness were assessed, addressing uniqueness beyond doctrines and identities (Beyers, 2017; Muhammad and Abdulkarim, 2015).

3.3.3 Control Variables

Other categories such as age, marital length, ages of children, length of time MWEs had been in business, and educational qualification were included as controls in the regression model. Each control variable was chosen based on evidence from the literature. Age is an important determinant of entrepreneurial growth intentions, with younger entrepreneurs often displaying more aggressive growth ambitions (Levesque and Minniti, 2006). Marital length and number of children within different age groups will help to reflect family responsibilities and domestic demands that can influence women’s business ambitions (Adom and Anambane, 2020; Mordi *et al.*, 2010). Length of business operation is a proxy for entrepreneurial experience which is generally associated with greater firm growth (Dobbs and Hamilton, 2007). Human capital in terms of higher educational levels is found to be positively correlated with business performance, success and innovation-driven growth (Unger *et al.*, 2011).

3.4 Analytical Approach

Data was analysed using binary logistic regression analysis, a statistical technique suitable for modelling categorical outcomes such as distinct types of growth ambitions. This technique was appropriate given the nature of the study's key dependent variables, which represent binary forms of growth ambitions such as whether MWEs prioritised asset acquisition. Binary logistic regression enabled the estimation of the likelihood that MWEs would exhibit specific growth ambition types given their exposure to cultural and religious constraints, while controlling for relevant demographic and business characteristics. This technique is also useful in examining how informal institutions are associated with the selection of specific growth aspirations, providing insights into which factors significantly increase or decrease the odds of pursuing a particular growth indicator. Open-ended responses were thematically reviewed to support quantitative insights but were not formally coded for statistical analysis.

The growth indicators (*growth ambitions*) serve as the dependent variables, but as they take a discrete value of 0 or 1, a logit regression is used to estimate the probability that the indicator takes a value of 1 (P_{ji}). A separate equation is estimated for each of the four groups of growth ambitions. To test the hypothesised relationships set out in the conceptual model (Figure 2), equation 1 is estimated for growth ambition indicator j :

$$P_{ji} = \Pr(BGA_{ji} = 1 | GenNormMar_i, GenNormMoth_i, ReligFollow_i, ReligSupport_i)$$

$$\text{Logit}(P_{ji}) = \alpha_{j0} + \beta_{j1}GenNormMar_i + \beta_{j2}GenNormMoth_i + \beta_{j3}ReligFollow_i + \beta_{j4}ReligSupport_i + \beta_{j5}Resource_i + \beta_{j6}FormInst_i + \beta_{j7}Controls_i + \varepsilon_{ji}$$
(1)

For MWE i , consistent with the separation of influences from a lack of marriage/spousal support (Anambane and Adom, 2018) and motherhood or family responsibilities (Aladejebi, 2020), these are captured by two sets of variables, *GenNormMar* (hypothesis H1) and *GenNormMoth* (hypothesis H2) respectively. Given that being a MWE may challenge the traditional gender roles of male authority (Ojong *et al.*, 2021), as well as lack of marriage/spousal support, *GenNormMar* also includes the extent that women lacked independence and autonomy in their business activities (Aladejebi, 2020). This is captured by a dummy variable reflecting a perceived need to have their husband's approval for business decisions.

To test hypothesis H3 on the importance of religion on MWEs' growth ambitions and reflecting the Christianity and Islam division in Kaduna (Salihu, 2019), the religion being followed (*ReligFollow*) is captured by a dummy for Christianity. However, recognising that any individual follower of a religion may experience its influence differently (Muhammad and Abdulkarim, 2015), the extent respondents felt their religious beliefs support growth was directly accounted for (*ReligSupport*).

The effect of culture and religion might operate through a lack of access to resources- in other words, the meso-environment may affect growth ambitions through some of the other 'Ms', specifically Money (James and Onoshakpor, 2025; Onoshakpor *et al.*, 2025). Whether MWEs feel they experience a lack of resources is accounted for (*Resource*). Finally, whether the formal institutions present, either in terms of the government or religion (Eze *et al.*, 2021), have a constraining effect on MWEs is controlled for (*FormInst*). *Controls* represent the personal and business characteristics that may further influence growth ambitions.

4 Research Findings

This section presents the results of analysing how cultural factors affect the motivations for business growth, types of growth ambitions, using correlation and regression analysis to test the hypotheses set out in Section 2.3.

4.1. MWE's Motivation to grow their businesses

Figure 3 shows that the primary motivator for growth for the largest percent of MWEs is to support their families (37.7%), showing the importance of subsistence concerns. This was followed by the need for employment and financial independence (36.9%), reflecting a need for control beyond their marriage. To directly answer RQ1- "what form do the growth ambitions of MWEs take?" - this study identified (see Figure 4) the dominant types of growth ambitions as:

- Human capital development: acquiring financial management skills, improving business strategy, and adopting technology.
- Employment generation: employing more qualified staff.
- Asset control: gaining ownership/control of business assets.
- Financial growth: increasing sales or expanding operations.

These categories reflect a broader, non-financially exclusive definition of growth that includes self-development and strategic advancement. Less than one quarter of MWEs prioritised explicit growth ambitions associated with enlarging their businesses, confirming that MWEs prioritise internal development and autonomy alongside economic goals.

PLEASE INSERT FIGURE 3 ABOUT HERE

PLEASE INSERT FIGURE 4 ABOUT HERE

4.2 Cultural Barriers and Business Growth Indicators of MWEs

Despite 99.2% of respondents desiring growth, cultural barriers persist. A key finding is that 74.4% of respondents required their husband's permission to register and grow their businesses, reflecting strong patriarchal gender norms constraining autonomy. Suggesting gender norms may become more entrenched over time, mid-aged MWEs (35-54) most often required husband's approval to operate a business, whereas MWEs married under five years (65.8%) were less likely to need such approval (see Table 2).

PLEASE INSERT TABLE 2 ABOUT HERE

Directly addressing RQ2- "what cultural factors affect MWEs' growth ambitions?" Figure 5 presents the primary growth barriers due to the prevailing culture, and Table 3 presents the correlations between the growth indicators (indicators 1 to 8) and the major challenges considered (indicators 9 to 14).

PLEASE INSERT FIGURE 5 ABOUT HERE

The most cited barrier is a lack of resources, possibly indirectly linked to family effects and patriarchal norms requiring male authorisation. Motherhood/family responsibility, lack of spousal support and gender roles in marriage were also reported as important barriers.

From the correlation table below (Table 3), MWEs facing gendered barriers such as restrictive gender roles in marriage, inconsistency in business due to motherhood, and lack of spousal support are more likely to prioritise employing staff and acquiring financial management skills as their major growth indicator. Motherhood responsibilities correlated with a stronger emphasis on self-development. Significant correlations include:

- Gender roles in marriage ($p < 0.05$ at 0.13) positively correlated with the ambition to hire more staff (**H2: supported**).
- Motherhood/family responsibilities ($p < 0.05$ at 0.19) and lack of spousal support positively ($p < 0.05$ at 0.18) correlated with the ambition to acquire financial management skills (**H2 and H1: supported**).
- Religious restrictions ($p < 0.05$ at 0.24) correlated positively with the ambition to access and adopt technology for business growth (**H3: supported**).

These results are consistent with that restrictive gender norms pushing MWEs toward internal strengthening, perhaps to compensate for external limitations.

PLEASE INSERT TABLE 3 ABOUT HERE

4.3 Hypotheses testing through regression analysis

PLEASE INSERT TABLE 4 ABOUT HERE

The regressions (Table 4) indicate that familial and motherhood responsibilities are more likely to compete with MWEs' business growth priorities and negatively predict their ambition to employ more staff (Model 1: $b = -1.862$, $p = 0.031$; H2: supported). Interestingly, a lack of marital and spousal support showed a positive, but not statistically significant, association with employment growth priorities (Model 1: $b = 1.136$, $p = 0.071$; H1: partially supported). This may reflect a tendency to seek alternative strategies and substitute external support for that lacking within household. A positive relationship between employing more staff and the clothing industry suggests that this sector offers MWEs unique opportunities, potentially because it is perceived as a socially acceptable or feminine-appropriate industry.

Restrictive government/religious institutions are negatively associated with improvements in strategy, skills acquisition, and technology use among MWEs (Model 2: $b = -1.184$, $p = 0.009$; H3: supported). These institutional constraints could make MWEs perceive investments in their own development as inaccessible and unattainable. However, open-ended responses from the survey reveal that this varies by religious group: Christian MWEs noted positive religious support, with remarks such as:

“Churches organise entrepreneurship programs for women to assist in the family”

“Some churches help women, by giving them capital to start a business”.

Conversely, Muslim respondents expressed that while religious beliefs support women’s entrepreneurship, cultural interference and interpretations hinder their growth ambitions, as follows:

“Islamically, it has been narrated that many Muslim women during the lifetime of the prophet were great businesswomen but unfortunately our culture has not allowed women to succeed peacefully in their businesses”.

“Norms that portray women as majorly home makers and nothing else”.

However, a contrary result emerged in Model 4, with restrictive institutions increasing the likelihood of selecting more traditional, financially focused growth ambitions, such as increased sales ($b=1.371$, $p= 0.004$; H3: supported). It remains unclear whether financial success is perceived as empowering for some MWEs, as none of the cultural or religious values were significantly associated with ownership and asset control (Model 3). While the primary focus of this study is on cultural and institutional influences, some control variables such as MWEs’ ages and sector (e.g. clothing industry) showed associations with specific growth ambitions. These are reported in the regression tables but were not the focus of the study’s discussion. Other control variables (e.g. education, age of children) were not significantly associated, suggesting that immediate cultural constraints may exert stronger influences in this context.

5 Discussion

This research analysed the cultural and institutional factors, particularly gender roles and religious beliefs, that influence the growth ambitions of MWEs in Kaduna state, using survey data. Using the extended 6Ms framework and incorporating insights from new institutional theory, the study’s findings shed light on the contextual realities of MWEs, considering their important role in family support, nation-building, and economic development (Bullough *et al.*, 2022; Strawser *et al.*, 2021).

Although nearly all MWEs in the sample desired business growth, their motivations leaned heavily toward fulfilling familial responsibilities (reflecting Hofstede’s collectivism dimension) and attaining personal financial independence. This is consistent with a broader desire among MWEs to break free from male dominance in a patriarchal society (Metu and Nwogwugwu, 2024; Aladejebi, 2020). These women’s aspirations challenge traditional Western assumptions that tie growth solely to profit expansion (Ogundana *et al.*, 2024). Consistent with Ojong *et al.* (2021) and Mordi *et al.* (2010), the findings from this study reveal that the implications of new institutional theory on growth ambitions among African women are shaped by cultural obligations.

Rather than motherhood alone, gender roles within marriage and other familial expectations and responsibilities can constrain profits and growth opportunities, especially where MWEs struggle to balance household and business demands (Anambane and Adom, 2018; Mordi *et al.*, 2010). These observations align with this study’s extended 6Ms framework, particularly the inclusion of ‘Marriage’ as a separate gendered institutional force from ‘Motherhood’, which allows the study to better capture how marital obligations and gendered expectations shape women’s entrepreneurial goals. By proposing marriage as distinct from motherhood in the 5Ms

framework (Brush *et al.*, 2009), this study aligns with calls to better represent the diversity of women's experiences (Onoshakpor *et al.*, 2025; Irene *et al.*, 2021).

The 6Ms do not operate in isolation but intersect in complex and context-specific ways. Rather than acting as discrete factors, they form an integrated system shaped by gendered expectations, institutional norms, and socio-cultural dynamics. For example, spousal support (Marriage) affects decisions around staffing (Management), while caregiving responsibilities (Motherhood) influence time available for market engagement (Market) and profit-making or resource access (Money). These interactions occur within broader cultural and religious contexts (Meso/Macro Environment). This interconnectedness reinforces the need for holistic frameworks that recognise and understand how MWEs navigate multiple, overlapping pressures that influence the nature and pursuit of their business growth in contexts like Kaduna.

The study also confirms that spousal support plays a mediating role in translating ambition into action. MWEs' aspirations are shaped by domestic responsibilities and spousal dynamics, with most MWEs requiring spousal approval to operate. Such requirement of approval from men reflects Hofstede's (2001) high-power distance in marriage. MWEs lacking such support were more likely to prioritise non-traditional growth strategies, such as hiring additional staff, to navigate their dual domestic and entrepreneurial responsibilities. This finding extends the meso-environment analysis in the original 5Ms framework by showing how household dynamics shape business strategy decisions (Anambane and Adom, 2018; Brush *et al.*, 2009). It also reflects Scott's (2014) notion from new institutional theory of normative and cultural-cognitive institutional pressures that dictate women's compliance with gendered roles in patriarchal societies.

Furthermore, the mixed influence of religious institutions, supportive in Christian circles and more restrictive among Muslim participants, echoes recent debates on the dual role of religion in African entrepreneurship (Siwale *et al.*, 2023; Beyers, 2017). However, this partly contradicts earlier research by Audretsch *et al.* (2013), which found Muslims to engage more in entrepreneurship than Christians who largely engaged in salaried jobs. Although, there was no clear gender distinction between Muslim men and women in their study. While some studies highlight religion as an enabling force through spiritual capital or moral support (Quagraine *et al.*, 2018; Audretsch *et al.*, 2013), others find that religion often reinforces patriarchal limitations (Ojong *et al.*, 2021; Basaffar *et al.*, 2018; Muhammad and Abdulkarim, 2015). This confirms that both perspectives can co-exist in the same context, depending on region and denominational interpretations. It also underscores new institutional theory's insight that informal institutions such as religious beliefs can simultaneously constrain and enable behaviour depending on their cultural and community interpretations (Scott, 2014; North, 1990).

In alignment with Adegbile *et al.* (2024), the results from this current study show that government and institutional interventions must be context-aware. Many MWEs are unaware of existing government support schemes, highlighting awareness and contextual barriers that shape the effectiveness of support mechanisms for MWEs. Results suggest gaps in access rather than availability. This highlights the importance of trust in regional institutions, not just national ones (Khlystova *et al.*, 2025).

Policymakers must therefore adopt locally embedded, culturally sensitive mechanisms for engaging MWEs. Aligning formal policies with prevailing informal institutions, as emphasised by new institutional theory, will be key to increasing effectiveness and legitimacy of

interventions in contexts like Kaduna. Initiatives through faith-based organisations may offer more legitimacy and reach in terms of access to resources, training, and other forms of support in Kaduna's religious environment. Empowered MWEs through such support schemes, serving as role models, can encourage and inspire others facing similar challenges, showing the value of informal as well as formal training (Akullo *et al.*, 2025).

6 Conclusion

This paper contributes directly to gender-aware entrepreneurship literature by challenging the profit-oriented, Western-centric assumptions underlying mainstream growth models. Through the contextualised theorisation of women entrepreneurship in Sub-Saharan Africa, the study extends the well-known 5Ms framework into a 6Ms model, incorporating insights from new institutional theory. Specifically, it separates marriage from motherhood, arguing that they constitute distinct characteristics with unique implications for MWEs' growth ambitions, within a patriarchal and religiously diverse society. In doing this, the study responds directly to long-standing scholarly calls to deconstruct gendered entrepreneurial theories and adapt them to non-Western realities (Irene *et al.*, 2021; Welter, 2011). Empirically, this study demonstrates how patriarchal norms, religious constraints, and marital dynamics shape what growth means and how it is pursued. It provides a context-sensitive extension of institutional and feminist theories. The study also urges a shift in measurement and policy away from narrow financial outcomes toward more inclusive growth indicators such as self-development, autonomy, staff hire, and family resilience, reflecting MWE's realities (Jaim, 2021; Anambane and Adom, 2018). Theoretically, this work contributes to new institutional theory by highlighting how informal institutions such as marriage and religion structure entrepreneurial behaviour. In doing this, it extends new institutional theory (North, 1990; Scott, 1987) in gendered entrepreneurship by contextualising it in an African setting, echoing calls by scholars like Umoru (2019) and Welter and Smallbone (2011).

For practice, findings suggest that growth should be defined on the women's own terms, beyond financial metrics, and that spousal and religious dynamics should inform intervention strategies. Although marriage affects the nature of MWEs' growth ambitions, it does not eliminate them. MWEs can learn from one another to identify how success can be redefined and the strategies pursued by others can ensure a greater likelihood of success. In addition, faith-based organisations that are already supporting MWEs (e.g. Churches offering capital) may provide viable channels for policy design and implementation. Collaborative interventions with religious bodies already seen as supportive by MWEs could increase legitimacy and relevance. Government partnerships with such organisations could enhance outreach, provide culturally acceptable access to resources and inclusive training, which will ultimately enhance the growth ambitions of MWEs.

A limitation of this study is its focus on Kaduna alone, though its multicultural nature with distinct geographic delineations offers a controlled environment to explore varied influences. Future research should explore denominational differences in religious entrepreneurship and how marriage roles shift over time. Comparative work across Nigerian states can reveal how family structures and religious interpretations vary regionally. Qualitative inquiry is also needed to unpack how MWEs navigate these constraints in practice. By doing so, researchers can contribute to the achievement of Sustainable Development Goals (SDGs) linked to zero hunger (SDG2), poverty eradication (SDG1), and women's empowerment through decent work and economic growth (SDG8) (Simba *et al.*, 2023).

While this study does not claim that patriarchal norms are being dismantled, the findings indicate subtle shifts. MWEs' ambitions to grow, even when constrained, reflect evolving gender dynamics and gradual negotiation of traditional roles and expectations. These shifts have wider implications, suggesting that interventions should not focus solely on women. Male enlightenment initiatives that highlight the value of spousal support could promote more enabling environments. Future research might also explore men's perceptions of entrepreneurship and marriage, to inform more inclusive and culturally grounded policy design.

Onoshakpor *et al.* (2025) and Simba *et al.* (2023) argue that only contextually rich insights can drive transformative support for African women entrepreneurs. It is impossible to eradicate these traditions, cultural practices and religious beliefs that disadvantage women. However, studies which create awareness and understanding of the challenges faced by MWEs and possible strategies to ease their burdens and bolster their business growth, will make headway, as incremental progress yields improved results. Given how skills enhancement and strategic development are prioritised, insight into the role of culturally embedded institutions and to what extent formalised or informalised education is important for boosting these (Akullo *et al.*, 2025), would be of value. By highlighting the intersecting roles of marriage, religion and culture, this study contributes to a more context-specific and richer understanding of MWEs' entrepreneurial journeys and identifies actionable pathways to support their growth aspirations.

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Table 1- Demographics (Age and Business Information)

Characteristic	Category/Option	Percent
Age	18-34	21.5
	35-44	38.8
	45-54	26.2
	55+	13.5
Business Registered with Corporate Affairs Commission	Yes	30.9
Size of firm (Number of employees excluding self)	None	71.3
	1-9	27.6
	10+	1.1
Formal Training of MWEs on business	No	80.6
Needed husband's authorisation to register and run business	Yes	74.4
Want to grow the business	Yes	99.2
Aware of Government Initiatives	No	68.4

Table 2- Proportion Requiring Husband's Approval by Age and Years of Marriage

Variable	Category	Percent
Age	18-34	73.2
	35-44	79.0
	45-54	79.7
	55+	65.6
Years of Marriage	Under 5 years	65.8
	6-9 years	80.8
	10-15 years	71.7
	16-20 years	83.8
	21+ years	78.4

Table 3- Correlation of Growth indicators and Major Challenges affecting MWE’s Business Growth Ambitions

	1	2	3	4	5	6	7	8	9	10	11	12	13	14
(1) Employ more qualified staff	1.00													
(2) Acquire more financial management skills	-0.21***													
(3) Improve business strategy	-0.15**	-0.31***												
(4) Have ownership/control of assets	-0.08	-0.16***	-0.11											
(5) Ensure business grows larger	-0.12**	-0.25***	-0.18***	-0.09										
(6) Maintain business at present level	-0.04	-0.08	-0.06	-0.03	-0.05									
(7) Access to and use of technology	-0.02	-0.04	-0.03	-0.01	-0.02	-0.01								
(8) Increased business sales/services	-0.10	-0.22***	-0.16***	-0.08	-0.13**	-0.04	-0.02							
(9) Marriage/gender roles	0.13**	0.02	-0.03	-0.01	0.00	-0.05	-0.02	0.07						
(10) Motherhood/family responsibility	-0.09	0.19***	-0.05	-0.02	-0.03	0.06	-0.04	0.08	0.27***					
(11) Lack of opportunities	0.09	0.09	-0.05	0.03	0.02	-0.06	0.12**	-0.08	0.03	-0.03				
(12) Lack of resources	-0.01	0.11	0.06	0.03	0.07	-0.02	0.05	0.02	0.04	-0.16***	0.08			
(13) Government policy/regulations	0.11	0.11	-0.14**	-0.04	0.02	-0.04	-0.02	0.09	0.26***	0.25***	0.03	-0.03		
(14) Religious practices/restriction	-0.08	0.09	-0.04	-0.06	0.04	-0.03	0.24***	0.06	0.16***	0.20***	0.09	0.07	0.18***	
(15) Lack of spousal support	0.07	0.18***	0.00	-0.11	-0.01	-0.05	-0.03	-0.08	0.25***	0.16***	0.20***	0.10	0.11	0.22***

p significant at ** <0.05 and *** <0.01

Table 4: MWE's Growth Indicators and Factors Negatively Impacting Business Growth Ambitions

Nature of Growth Ambition	Model 1 (Employ more staff)	Model 2 (Strategy/Skills/ Tech)	Model 3 (Ownership/Asset control)	Model 4 (Increase sales and Ensure growth)
<u>Gendered Family and Marriage Roles</u>				
Constrained by lack Marriage/spousal support	1.136* (0.071)	0.299 (0.420)	-0.453 (0.636)	-0.499 (0.248)
Constrained by motherhood and family responsibilities	-1.862** (0.031)	0.598 (0.105)	0.173 (0.841)	-0.035 (0.933)
<u>Independence in Marriage</u>				
Need husband's approval for business decisions	-0.872 (0.189)	0.383 (0.315)	-1.206 (0.127)	0.128 (0.768)
<u>Religious Factors</u>				
Christian Religion	-0.218 (0.772)	0.429 (0.230)	-1.391 (0.108)	0.126 (0.793)
Do religious beliefs support MWEs' growth (base category none identified)				
Religious beliefs support growth	-1.101 (0.148)	0.471 (0.749)	-0.196 (0.837)	0.423 (0.456)
Effect of religious beliefs unclear	-0.585 (0.361)	0.439 (0.384)	-0.326 (0.691)	0.699 (0.193)
<u>External Support</u>				
Lack of Resources	0.091 (0.874)	0.382 (0.249)	-0.200 (0.792)	0.161 (0.665)
Constrained by Government/Religious Institutions	1.394* (0.061)	-1.184*** (0.009)	-0.566 (0.643)	1.371*** (0.004)
<u>Children (number in each age bracket)</u>				
0-5 children	-0.679 (0.310)	0.391 (0.123)	0.627 (0.449)	-0.010 (0.981)
6-12 children	-0.040 (0.956)	0.413 (0.420)	-1.226 (0.257)	0.529 (0.272)
13-17 children	0.028 (0.972)	0.450* (0.086)	-1.089 (0.332)	-0.798 (0.124)
18 + children	-0.370 (0.700)	0.538 (0.924)	-1.016 (0.419)	0.766 (0.232)
<u>Length of Marriage (base category less than 5 years)</u>				
5-9 years married	0.760 (0.434)	0.566 (0.828)	-1.789 (0.176)	-0.271 (0.671)
10-15 years married	-0.069 (0.957)	0.698 (0.684)	-0.599 (0.693)	0.397 (0.600)
16-20 years married	-0.481 (0.772)	0.804 (0.728)	1.286 (0.442)	0.438 (0.621)
21+ years married	0.111 (0.946)	0.839 (0.613)	1.613 (0.297)	0.336 (0.704)

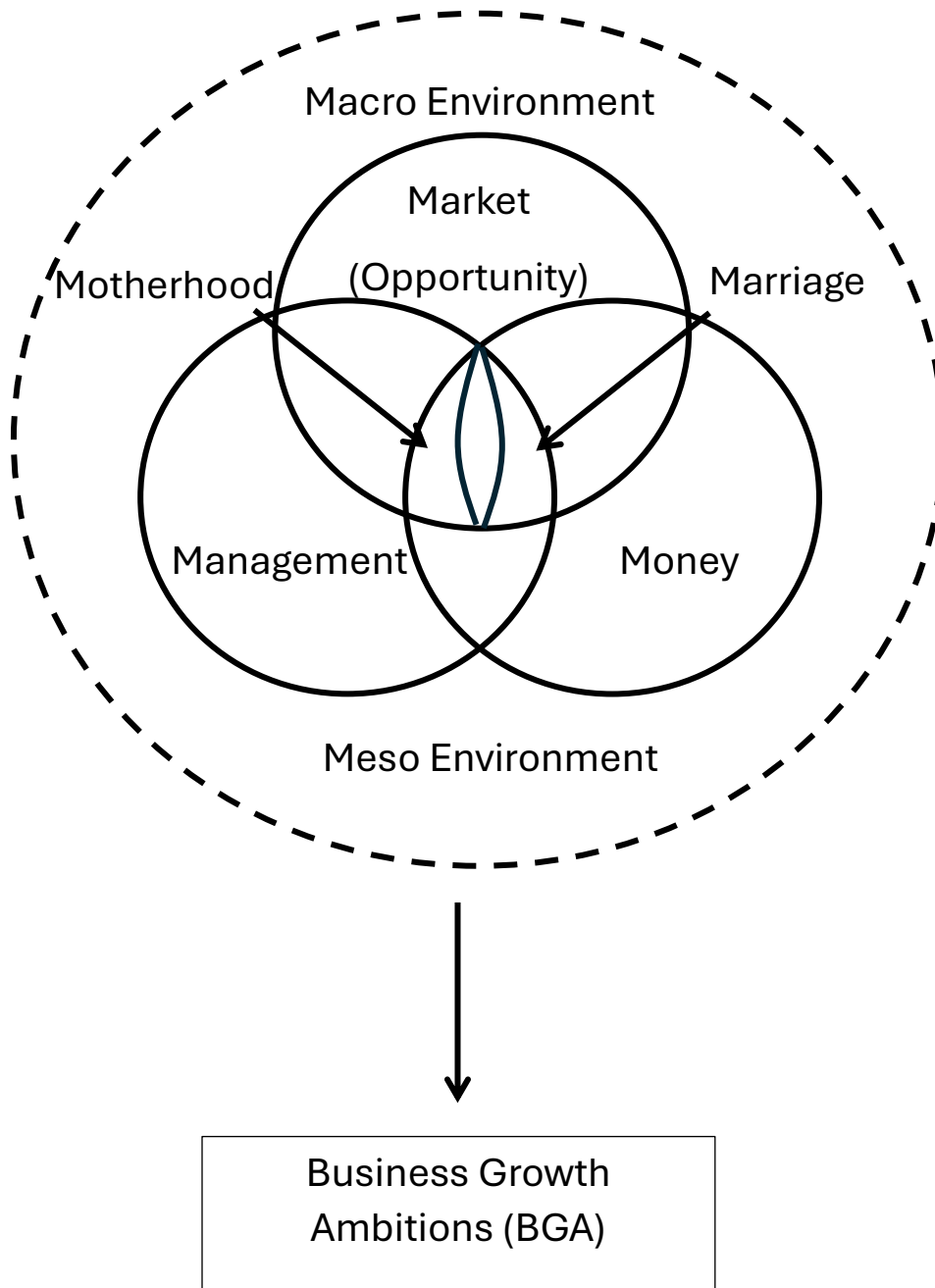
Notes: p-values in parentheses; p significant at * < 0.1, ** < 0.05 and *** < 0.01

Table 4: Continued

Nature of Growth Ambition	Model 1 (Employ more staff)	Model 2 (Strategy/Skills/ Tech)	Model 3 (Ownership/Asset control)	Model 4 (Increase sales and Ensure growth)
<u>Age (base category 35 to 44 years)</u>				
Age_18-34yrs	0.308 (0.726)	0.504 (0.210)	-0.888 (0.422)	0.772 (0.152)
45-54 age	0.053 (0.962)	0.570* (0.091)	-1.373 (0.293)	-1.068 (0.113)
Age category_55+	-0.270 (0.513)	0.197* (0.064)	-5.081 (0.998)	-0.091* (0.091)
<u>Education (base category undergraduate degree)</u>				
No university qualifications	0.274 (0.774)	0.468 (0.493)	0.802 (0.412)	-0.867 (0.145)
Postgraduate qualifications	-0.581 (0.409)	0.401 (0.943)	0.387 (0.678)	0.183 (0.669)
No formal business training received	-0.506 (0.470)	0.402 (0.111)	-0.236 (0.806)	0.780* (0.088)
Location South Kaduna	-0.919 (0.224)	0.510 (0.314)	-0.802 (0.408)	0.714 (0.271)
<u>Duration of Business Ownership (5 to 10 years)</u>				
Business length less than 5yrs	-1.115 (0.144)	0.430 (0.472)	1.652 (0.221)	-0.112 (0.819)
Business length 10+	-0.271 (0.348)	0.164 (0.453)	0.442 (0.334)	0.020 (0.915)
<u>Sector (base category food/consumer retail)</u>				
Clothing/textiles industry	1.333** (0.048)	0.381 (0.151)	0.391 (0.613)	0.212 (0.610)
Other industries	1.233 (0.127)	0.404 (0.349)	-0.369 (0.712)	-0.199 (0.669)
Employees	0.950 (0.116)	0.361* (0.078)	-0.860 (0.338)	0.803** (0.043)
Constant	-0.029 (0.988)	1.069 (0.484)	0.341 (0.882)	-3.798*** (0.003)
N	280	280	280	280
R ²	0.275	0.213	0.290	0.184

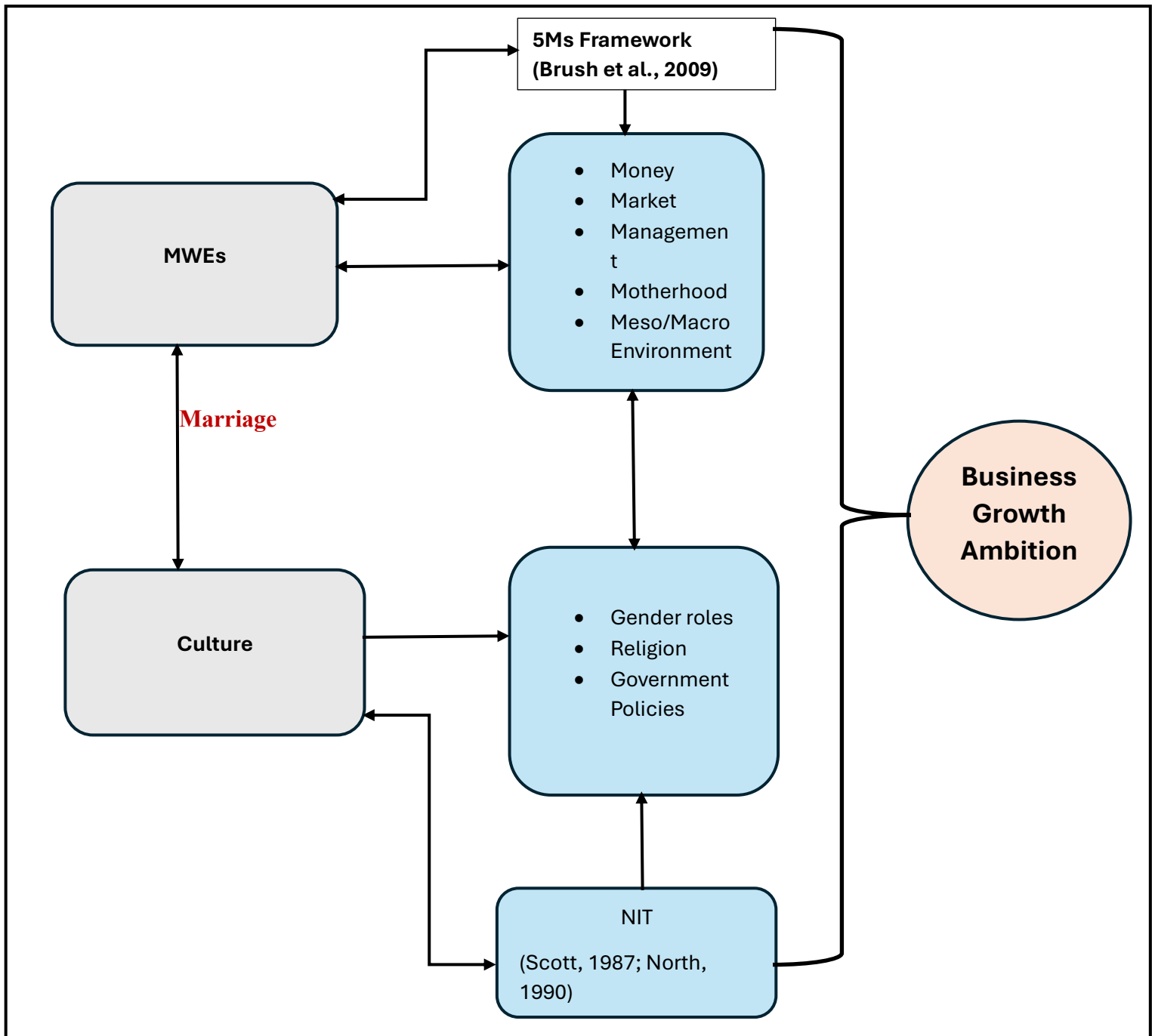
Notes: p-values in parentheses; p significant at * < 0.1, ** < 0.05 and *** < 0.01

Figure 1: A 6M model of the role of marriage in determining married women entrepreneurs' business growth ambitions



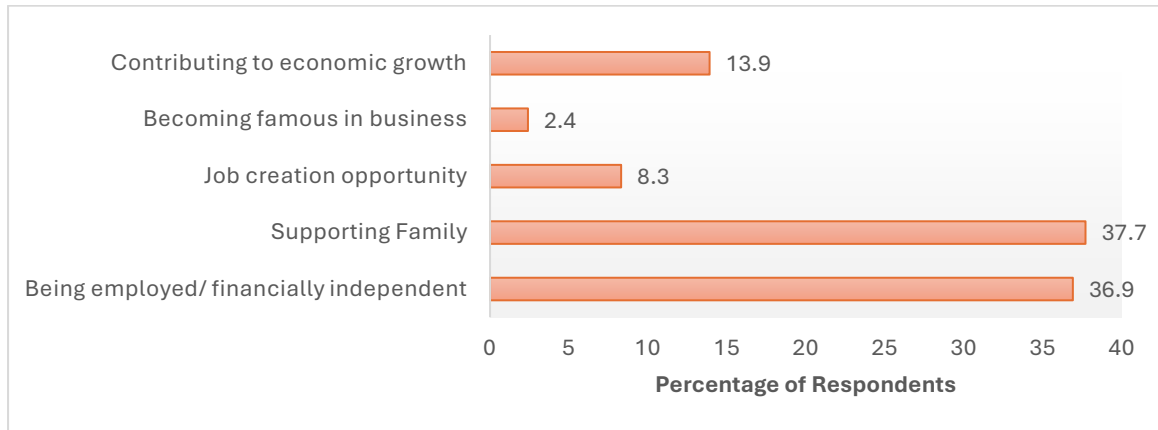
Adapted from Brush et al. (2009)

Figure 2: Conceptual Framework of this study



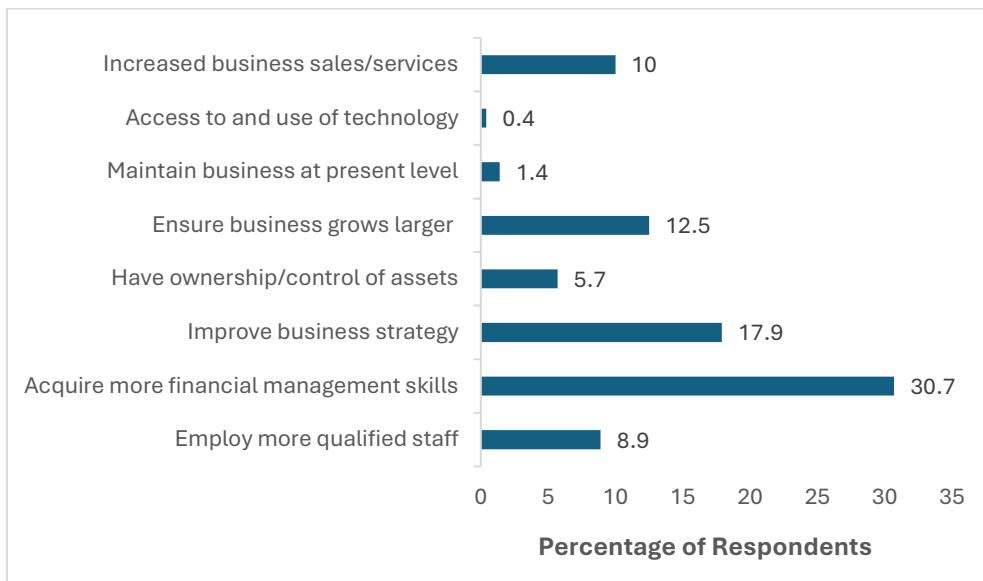
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Figure 3: MWEs' Major Motivation for Growth



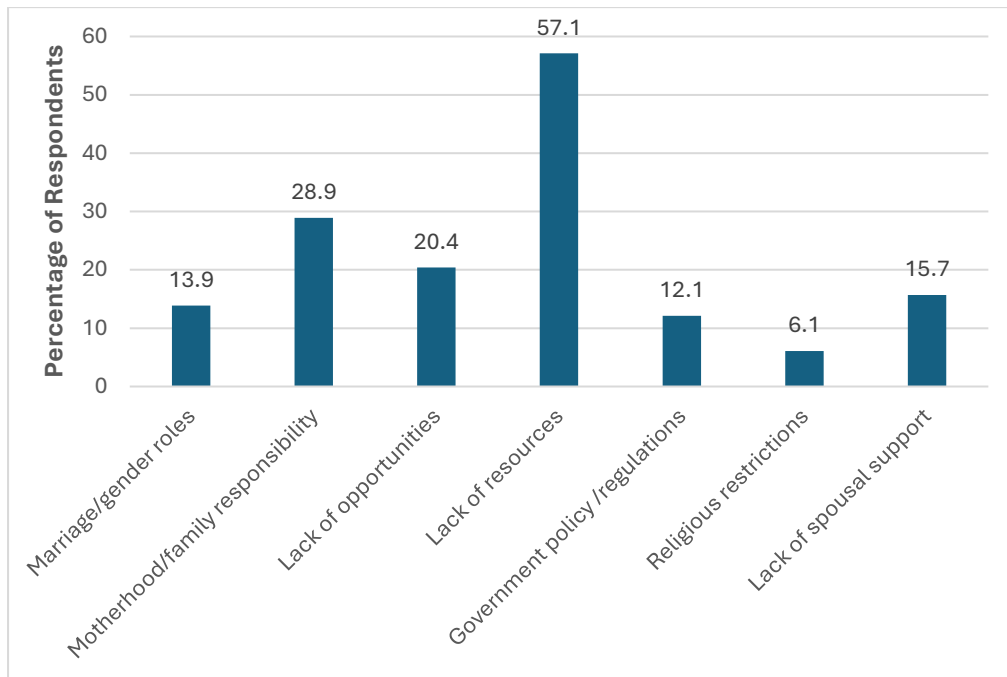
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Figure 4: Growth Indicators for Participants



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Figure 5: Factors that have increased barriers to growth due to prevailing culture



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